

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DANIEL K. CRAVENER, II
JAMIE L. CRAVENER
Debtor(s)

Case No. 19-22497CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/24/2019.
- 2) The plan was confirmed on 09/03/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/17/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/14/2024.
- 5) The case was completed on 06/11/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$139,174.72.
- 10) Amount of unsecured claims discharged without full payment: \$44,282.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$184,198.00
Less amount refunded to debtor	\$4,542.92

NET RECEIPTS: **\$179,655.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,236.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,068.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$14,304.64**

Attorney fees paid and disclosed by debtor: \$1,335.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	24,229.64	27,152.07	0.00	34,277.76	0.00
BANK OF AMERICA NA**	Unsecured	10,495.13	10,495.13	10,495.13	2,227.90	0.00
CAPITAL ONE NA**	Unsecured	1,054.00	1,302.78	1,302.78	276.55	0.00
CARRINGTON MORTGAGE SERVICES	Secured	149,248.15	144,966.22	0.00	81,983.52	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	1,482.30	1,482.30	1,482.30	0.00
DOLLAR BANK FSB(*)	Unsecured	77.26	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	27.90	27.90	5.92	0.00
FIRST COMMONWEALTH BANK(*)	Secured	10,464.23	10,464.23	10,464.23	10,464.23	376.14
HARMONY HILLS	Unsecured	450.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	4,836.00	4,836.24	4,836.24	1,026.64	0.00
KAY JEWELERS	Unsecured	95.24	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	7,696.00	7,696.58	7,696.58	1,633.83	0.00
LVNV FUNDING LLC	Unsecured	383.70	383.70	383.70	81.45	0.00
PNC BANK NA	Unsecured	11,368.00	11,125.62	11,125.62	2,361.74	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	799.12	877.40	877.40	186.25	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	679.00	963.10	963.10	204.45	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	852.00	1,149.46	1,149.46	244.01	0.00
RIVERSET CREDIT UNION**	Unsecured	9,302.40	NA	NA	0.00	0.00
SUNDANCE VACATIONS	Unsecured	359.00	NA	NA	0.00	0.00
T MOBILE/T-MOBILE USA INC BY AM	Unsecured	145.35	145.35	145.35	30.85	0.00
TRISTATE FINANCIAL	Unsecured	3,275.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	30,170.97	30,964.35	30,964.35	6,573.09	0.00
US DEPARTMENT OF EDUCATION	Unsecured	100,777.17	103,230.99	103,230.99	21,913.81	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$81,983.52	\$0.00
Mortgage Arrearage	\$1,482.30	\$1,482.30	\$0.00
Debt Secured by Vehicle	\$10,464.23	\$44,741.99	\$376.14
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,946.53	\$128,207.81	\$376.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$173,198.60	\$36,766.49	\$0.00

Disbursements:	
Expenses of Administration	<u>\$14,304.64</u>
Disbursements to Creditors	<u>\$165,350.44</u>
TOTAL DISBURSEMENTS :	<u>\$179,655.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.